

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Shawn C Williams
 Carolina B. Williams
 Debtors

Case No. 15-12304-elf
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Jul 10, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 12, 2020.

db	+Shawn C Williams, 6436 Rising Sun Avenue, Apt 2, Philadelphia, PA 19111-5242
jdb	+Carolina B. Williams, 1123 Brookview Place, Elkins Park, PA 19027-2801
13546951	+Cavalry SPVI LLC assignee Capital One, NA, Bass Associates PC, 3936 E Fort Lowell Road Suite 200, Tucson, AZ 85712-1083
13989124	+Citibank, NA, Firstmark Services, PO BOX 82522, Lincoln NE 68501-2522
13561851	+Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg	E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:36 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 11 2020 04:20:50 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 11 2020 04:21:09 U.S. Attorney Office, c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13575690	EDI: BECKLEE.COM Jul 11 2020 07:53:00 American Express Centurion Bank, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
13529206	+E-mail/Text: bncmail@w-legal.com Jul 11 2020 04:21:01 CERASTES, LLC, C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13602911	E-mail/Text: megan.harper@phila.gov Jul 11 2020 04:21:36 Water Revenue Bureau, City of Philadelphia, Law Department Tax Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
13528164	+EDI: WFNNB.COM Jul 11 2020 07:53:00 COMENITY CAPITAL BANK/PAYPAL CREDIT, C/O WEINSTEIN & RILEY, P.S., 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13507172	+EDI: CITICORP.COM Jul 11 2020 07:53:00 Citibank N.A., c/o Citibank (South Dakota), N.A., ATTN: Claims Dept. MC 2235, 701 E 60th Street North, Sioux Falls, SD 57104-0432
13507170	EDI: DISCOVER.COM Jul 11 2020 07:53:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13831025	EDI: ECMC.COM Jul 11 2020 07:53:00 ECMC, PO Box 16408, St. Paul, MN 55116-0408
13528645	E-mail/Text: camanagement@mtb.com Jul 11 2020 04:20:03 M&T BANK, PO BOX 1288, Buffalo, NY 14240
13580177	EDI: PRA.COM Jul 11 2020 07:53:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14240545	+E-mail/Text: bncmail@w-legal.com Jul 11 2020 04:21:01 SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
13542312	EDI: eCAST.COM Jul 11 2020 07:53:00 eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13831028*	ECMC, PO Box 16408, St. Paul, MN 55116-0408
13556345*	eCAST Settlement Corporation, assignee, of Citibank, N.A., POB 29262, New York, NY 10087-9262

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 12, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0313-2

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2020 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor Lakeview Loan Servicing, LLC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
BRIAN CRAIG NICHOLAS on behalf of Creditor Lakeview Loan Servicing, LLC
bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
CHRISTOPHER M. MCMONAGLE on behalf of Creditor LakeView Loan Servicing, LLC
cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com
JONATHAN KRINICK on behalf of Debtor Shawn C Williams jkrinick@wwdlaw.com,
jkrinick@hotmail.com
JONATHAN KRINICK on behalf of Joint Debtor Carolina B. Williams jkrinick@wwdlaw.com,
jkrinick@hotmail.com
THOMAS I. PULEO on behalf of Creditor Lakeview Loan Servicing, LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD MILLER on behalf of Creditor LakeView Loan Servicing, LLC
wmiller@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9

Information to identify the case:			
Debtor 1	Shawn C Williams		
	First Name	Middle Name	Last Name
Debtor 2	Carolina B. Williams		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 15-12304-elf			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Shawn C Williams

Carolina B. Williams
fka Carolina Duque Estrada Barcellos

7/9/20

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.